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Examiner Calvin L. Hewitt II
Inventor Randy D. Sines, et al.
Assignee eCardless Bancorp Ltd.
Attorney's Docket No. CA67-004
Title: Customer Processing for Purchasing on the Internet Using Verified Order
Information

INFORMATION DISCLOSURE STATEMENT

This document is being submitted in an effort to comply with the duty of disclosure defined in the Code of Federal Regulations, specifically 37 CFR §1.56. The duty of disclosure imposed by the Patent Office extends to inventors, the applicant's attorneys, and others associated with the filing and prosecution of the patent application. It requires that all information known to such individuals which is material to the patentability of this invention be disclosed to the Patent Office.

The information being submitted is listed on the attached form PTO-1449. The listing includes patentee, patent number, and issue date. Foreign documents are identified by country, document number, and publication date. Magazine articles and other documents are identified by author, title, page no., date and place of publication. The Examiner is requested to make these citations of official record in this application. Copies are enclosed unless otherwise noted. Available translations of any foreign documents are submitted in compliance with 37 CFR §1.98(c).

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The submission of this material is not an admission that the information is in fact prior art properly assertible against the application. The applicant(s) specifically reserve the right to question or prove that this information is not properly asserted against one or more claims of this application or claims submitted in a derivative application.

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1. ☐ 37 CFR §1.97(b)(1-2) - No fee is due because it is being submitted within three (3) months of the filing date or national stage entry date.
2. ☐ 37 CFR §1.97(b)(3) - No fee is due because it is being submitted before the mailing date of the first office action on the merits.
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6. ☐ 37 CFR §1.98(d) - Copies of some or all of the references are not being submitted because they were submitted in prior application Serial No. _____ upon which priority is claimed. Copies of any references not excepted under this provision are enclosed.
7. ☐ 37 CFR §1.97(a)(3) - An explanation of the relevance of the references is not provided except unless this box is checked. If checked,

then a concise explanation of the relevance is provided in connection with each item which is not in the English language.

8. ☐ Some or all of the references are incomplete. Applicant has submitted everything in possession.

Date:

Jan 14, 2004

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